

October 4, 2011

The Honorable Pete Lund
Chairman House Insurance Committee
374 Capital Building
P.O. Box 30014
Lansing, MI 48909

RE: Traumatic Brain Injury / Auto No-Fault Insurance

Dear Representative Lund:

On June 29, 1979, my fiancé, John McCracken, sustained a life changing injury in an auto accident; he was a passenger in the vehicle. I received a frantic call from a friend informing me of the accident and that I should get to hospital A.S.A.P. At that time my friend did not yet know her husband (the driver) had been killed in the accident. Upon my arrival at the hospital I was rushed into the emergency room where the doctors and nurses were literally cutting off John's clothes while administering life saving measures – he had no vital signs. One of the nurses told me to talk to John "let him hear your voice".

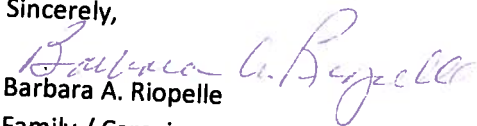
It has been over 32 years since that horrific night. John "survived" – but a core part of John died because of the brain injury – he's a different person. To detail the physical, emotional, cognitive and memory loss (SHORT TERM MEMORY SEVERLY/PERMANENTLY IMPAIRED) that John suffered throughout and continues to struggle with each day are impossible to convey in a letter. At the time of his accident survivors of "closed head injuries" (if they lived) were either sent to psychiatric hospitals or nursing homes; neither option was acceptable. I took John home to a newly rented apartment. The search began for answers and support to find a way to live the rest our lives with Traumatic Brain Injury. Without Michigan's Auto No-Fault Insurance, the continued medical care, cognitive rehabilitation, physical rehabilitation, sheltered workshops, etc., critical not only for the people injured but for their families, would not be available.

As I sat in the hospital day after day waiting for the doctors to tell me that John would live – believing that if he lived, he would "recover" and we would put the nightmare behind us. Well it's been 32 years and John is still "recovering" and there are still setbacks and challenges. Approximately ten years ago it was necessary to move John into a group home. Because of his cognitive and memory issues, the adjustment was very difficult. Fortunately the caregivers and support team are experienced with the challenges and needs of head injured individuals and offer a network of services and supervision that provide the residents medical care, social activity, protection and a comfortable home environment.

Just visualize: it's a normal day – then you get that frantic phone call, your loved one (wife, husband, child or parent) has been in a car accident – you better get to the hospital A.S.A.P. Or maybe it's you in the emergency room – clothes being cut away. Please understand that **no one is immune from a brain injury**.

Thank you for your consideration.

Sincerely,


Barbara A. Riopelle
Family / Caregiver